## UNITED STATES DISTRICT COURT DISTRICT OF DELAWARE WILMINGTON DIVISION

PETER JOSHUA LABRECK, Plaintiff,

**√**≾.

BANK OF AMERICA, N.A., and BRIAN MOYNIHAN, CEO,

Defendants.

FILED	Case No. 16 - 801
SEP 1 3 2016	Honi.
U.S. DISTRICT COURT DISTRICT OF DELAWARE	•

## COMPLAINT AND DEMAND FOR JURY TRIAL

NOW COMES, Plaintiff, Pater Joshua LaBreck, In Pro Per, and states the following in support of his Complaint:

- 1.) This court has Jurisdiction as the facts state violations of the Federal Fair Credit Reporting Act (F.C.R.A.), and thus, violations of Federal law.
- a) Defendant, Bank of America, N.A. is a corporate entity formed under the laws of the state of Delaware, that maintains headquarters/offices in the state of Delaware, and that has two publicly listed addresses of record in the state of Delaware:
  - a) Bank of America, N.A.

    Legal Order Processing

    800 Samoset Drive

    DE5-024-02-08

    Newark, DE 19713
  - b) Bank of America, N.A.

    Legal Order Processing

    P.O. Box 15047

    Wilmington, DE 19850-5047
- 3) Defendant, Brian Moynihan, is the Chief Executive Officer (CEO) of Defendant, Bank of America, N.A. and to the best of Plaintiff's Knowledge, information, and belief Defendant's business address of record is the same as

the addresses listed in paragraph 2) for Defendant Bank of America N.A.

- The Amount in Controversy is more than \$75,000. because: Defend-ants actions individually or jointly, intentionally or through neglect have caused Plaintiff \$2,168,000. in lost wages, and an additional \$5,420,000. in damages from stress, mental and emotional anguish, causing Plaintiff to be unable to obtain credit, by violating Plaintiff's rights under the Fair Credit Reporting Act.
  - 5) Plaintiff makes a Demand for a jury trial on all issues so triable.
- 6) Plaintiff asserts that Defendants have caused Plaintiff damage and violated the Federal Fair Credit Reporting Act by causing inaccurate, untrue, and/or outdated information to be displayed on Plaintiff's Consumer Credit Reports, as maintained by Equifax, Experian, and TransUnion.
- 7.) Plaintiff specifically asserts that Defendants Bank of America, N.A., and Brian Magnihan, CEO have caused a #460,000. mortgage, and a #115,000. Home Equity Line of Credit showing extensive delinquincies to be wrongly displayed on Plaintiff's Consumer Credit Reports, that either:
  - a) do not belong to Plaintiff,
  - b.) are Plaintiff's, but were paid in full during the second half of 2007, when held by countrywide Home Loans,
  - c) are Plaintiff's but no payment has been made by Plaintiff since January 2008; in which case Defendant's were required to stop reporting the accounts, and delete them from Plaintiff's Consumer Credit Reports on or about January 31st 2015.
- 8.) In causing inaccurate, untrue, and/or outdated information to be displayed on Plaintiff's Consumer Credit Reports, as maintained by Equifax, Experian, and Transunion, Defendant's actions have resulted in lost wages, making it impossible for Plaintiff to secure any type of credit, denying Plaintiff the opportunity to practice his chosen career of real estate investor, creating stress and mental auguish, is both ongoing, and libellous.
  - 9.) Plaintiff makes a Demand for Judgment in the amount of \$7,588,000.
- (a) is not being presented for an improper purpose, such as to harass, cause any

unnecessary delay, or needlessly increase the cost of litigation; (b) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (c) the factual contentions have evidentiary support or, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (d) the complaint otherwise complies with the requirements of Rule II.

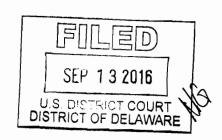
Respectfully submitted by:

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Patar LaBrack 1170 Michigan Road Fort Huron, NII 48060

Peter Labreck 1170 Michigan Road Port Huron, MI 48060

Office of the Clark
United states District Court
District of Dalaware - Wilmington Division
United States Courthouse
844 N. King Street Lock Box 18
Wilmington, DE 19801



Re: Civil Action Enclosed for Filing

16 - 801

Dear Clark:

Please find the below listed documents enclosed for filing, commencing a civil action in your court:

- 1.) Complaint and Domand for Jury Trial
- 2.) Motion to Proceed In Forma Pauperis

Please note: I am incarcerated in the st. Clair County Jail, (Port Huron, MI), and have very limited access to any type of law material... I have drafted my filings to the best of my ability under the conditions under which I'm housed: if my filings are in any way deficient I plead with you to assign me a case number and judge, letting the Court Order me to make any required amendments, so that my rights to access the Court and due process are safeguarded.

Additionally, while it is my understanding that I'm supposed to provide your office with copies of my pleadings, I ask you allow me to file the action without doing so: as an indigent immate the institution only allows me to mail two envelopes, (with only enough postage for five sheets of paper), per week, and thus, I have no way to send your office additional copies at this time.

I thank you for your time and consideration in this matter, and appreciate your assistance in getting my actions filed in a timely manner.

Sincerely,

Pater Labrack

